

Fill in this information to identify the case:

Debtor 1 Shyla Marie Kesler

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan

Case number 16-47019-pjs

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as Trustee  
Name of creditor: of Tiki Series III Trust

Court claim no. (if known): 5

Last 4 digits of any number you use to  
identify the debtor's account: 3 6 3 6

Date of payment change:  
Must be at least 21 days after date  
of this notice 02/01/2021

New total payment: \$ 776.62  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: Change in escrow.

Current escrow payment: \$ 237.70

New escrow payment: \$ 230.90

**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Shyla Marie Kesler

First Name

Middle Name

Last Name

Case number (if known) 16-47019-pjs

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X/s/ Michelle R. Ghidotti-Gonsalves**

Signature

Date 12/22/2020

Print:

Michelle R. Ghidotti-Gonsalves

First Name

Middle Name

Last Name

Title Authorized Agent for Secured Creditor

Company

Ghidotti Berger, LLP

Address

1920 Old Tustin Ave.

Number

Street

Santa Ana

City

CA

State

92705

ZIP Code

Contact phone

949-427-2010

Email bknotifications@ghidottiberger.com

SHYLA M KESLER  
 6207 DELHI ST  
 CLARKSTON MI 48348

Analysis Date: December 14, 2020

Final

Property Address: 6207 DELHI STREET CLARKSTON, MI 48348

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement  
 Account History**

This is a statement of actual activity in your escrow account from Jan 2020 to Jan 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>	<b>Current:</b>	<b>Effective Feb 01, 2021:</b>
Principal & Interest Pmt:	545.72	545.72 **
Escrow Payment:	237.70	230.90
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
<b>Total Payment:</b>	<b>\$783.42</b>	<b>\$776.62</b>

<b>Escrow Balance Calculation</b>	
Due Date:	Dec 01, 2020
Escrow Balance:	781.48
Anticipated Pmts to Escrow:	475.40
Anticipated Pmts from Escrow (-):	501.03
<b>Anticipated Escrow Balance:</b>	<b>\$755.85</b>

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,089.49	350.86
Jan 2020	217.90	237.70			*	1,307.39	588.56
Feb 2020	217.90	237.70	494.21		* City/Town Tax	1,031.08	826.26
Mar 2020	217.90	237.70			*	1,248.98	1,063.96
Apr 2020	217.90	237.70			*	1,466.88	1,301.66
May 2020	217.90				*	1,684.78	1,301.66
May 2020				1,218.00	* Homeowners Policy	1,684.78	83.66
Jun 2020	217.90		1,170.00		* Homeowners Policy	732.68	83.66
Jul 2020	217.90	475.40			*	950.58	559.06
Aug 2020	217.90	475.40			*	1,168.48	1,034.46
Aug 2020				966.08	* City/Town Tax	1,168.48	68.38
Sep 2020	217.90	237.70	950.58		* City/Town Tax	435.80	306.08
Oct 2020	217.90	237.70			*	653.70	543.78
Nov 2020	217.90				*	871.60	543.78
Dec 2020	217.90	237.70			*	1,089.50	781.48
					Anticipated Transactions	1,089.50	781.48
Dec 2020		237.70		501.03	City/Town Tax		518.15
Jan 2021		237.70					755.85
	<u>\$2,614.80</u>	<u>\$3,090.10</u>	<u>\$2,614.79</u>	<u>\$2,685.11</u>			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 2,614.79. Under Federal law, your lowest monthly balance should not have exceeded 435.80 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	755.85	841.52
Feb 2021	223.76			979.61	1,065.28
Mar 2021	223.76			1,203.37	1,289.04
Apr 2021	223.76			1,427.13	1,512.80
May 2021	223.76			1,650.89	1,736.56
Jun 2021	223.76	1,218.00	Homeowners Policy	656.65	742.32
Jul 2021	223.76			880.41	966.08
Aug 2021	223.76			1,104.17	1,189.84
Sep 2021	223.76	966.08	City/Town Tax	361.85	447.52
Oct 2021	223.76			585.61	671.28
Nov 2021	223.76			809.37	895.04
Dec 2021	223.76	501.03	City/Town Tax	532.10	617.77
Jan 2022	223.76			755.86	841.53
	<u>\$2,685.12</u>	<u>\$2,685.11</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 447.52. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 447.52 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 755.85. Your starting balance (escrow balance required) according to this analysis should be \$841.52. This means you have a shortage of 85.67. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be 2,685.11. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	223.76
Surplus Amount:	0.00
Shortage Amount:	7.14
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$230.90</u>

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$769.48 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN**

**In Re:**  
**Shyla Marie Kesler,**

**Debtor.**

**Case No.: 16-47019-pjs**

**Chapter (13)**

**Judge Phillip J Shefferly**

**CERTIFICATE OF SERVICE**

On 12/22/2020, I served the foregoing Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF Program.

**COUNSEL FOR DEBTOR**

Douglas P. Chimenti	gigassocattorney@gmail.com
Paul B. Gigliotti	ecfgigliotti@gmail.com
Nicholas R. Glaeser	gigassocattorney@gmail.com

**TRUSTEE**

David Wm Ruskin	ecf-emails@det13.com
-----------------	----------------------

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Dated: 12/22/2020

/s/ Brandy Carroll  
Brandy Carroll

On 12/22/2020, I served the foregoing Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California, enclosed in a sealed envelope, with postage paid, addressed as follows:

**DEBTOR**

Shyla Marie Kesler, 6207 Delhi, Clarkston, MI 48348

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Dated: 12/22/2020

/s/ Brandy Carroll  
Brandy Carroll